B 1 (Official F@mste (098)73635 Doc 1 Filed 11/10/08 Entered 11/10/08 16:49:01 Desc Main United States Bankruptum Centre Page 1 of 32 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Herlihy, Shannon, Patricia All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 2168 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 24 Sierra Ct. Lake-in-the-Hills, IL ZIP CODE ZIP CODE 60156 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business McHenry Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities  $\Box$  $\Box$ \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

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Voluntary Petition Document	Nanage 2 of s 32					
(This page must be completed and filed in every case) Shannon Patricia Herlihy						
All Prior Bankruptcy Cases Filed Within La	$st\ 8\ Years\ (If\ more\ than\ two,\ attach\ additional\ sheet.)$					
Location Where Filed: NONE	Case Number:	Date Filed:				
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If more than one, attach ad	lditional sheet)				
Name of Debtor: NONE	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	sumer debts) ng petition, declare that I ceed under chapter 7, 11, xplained the relief				
☐ Exhibit A is attached and made a part of this petition.	X s/DanielKRobin	11/10/2008				
	Signature of Attorney for Debtor(s)  Daniel K. Robin	Date 2354705				
Exi	hibit C					
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition.  No	threat of imminent and identifiable harm to public heal	th or safety?				
Exh	nibit D					
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)					
✓ Exhibit D completed and signed by the debtor is attached and made a part of the	his petition.					
If this is a joint petition:						
•						
Exhibit D also completed and signed by the joint debtor is attached and made  Information Regar	a part of this petition.  ding the Debtor - Venue					
(Check any	applicable box)					
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		ays immediately				
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal plathas no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	t is a defendant in an action or proceeding [in a federal					
	des as a Tenant of Residential Property oplicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following).					
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the				
Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	after the				
Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(1)).					

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B 1 (Official Formuse (10/98)73635 Doc 1 Filed 11/10/08 Voluntary Petition Document	B Entered 11/10/08 16:49:01 Desc Mark B1, Page 1 Nage 2 Nage 3:01 St. Of s32		
(This page must be completed and filed in every case)			
(This page mass we completed and fined in every case)	Shannon Patricia Herlihy		
Sign	atures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition is true	I declare under penalty of perjury that the information provided in this petition is true		
and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.		
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	•		
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only <b>one</b> box.)		
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code.  Certified Copies of the documents required by § 1515 of title 11 are attached.		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X s/ Shannon Patricia Herlihy	X Not Applicable		
Signature of Debtor Shannon Patricia Herlihy	(Signature of Foreign Representative)		
X Not Applicable			
Signature of Joint Debtor	(Printed Name of Foreign Representative)		
Telephone Number (If not represented by attorney)			
11/10/2008	Date		
Date			
Signature of Attorney	Signature of Non-Attorney Petition Preparer		
X s/DanielKRobin Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined		
•	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11		
Daniel K. Robin Bar No. 2354705	U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been		
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount		
Daniel K. Robin Ltd.	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
Firm Name	as required in that section. Official Form 17 is addeded.		
121 S. Wilke Rd. #201 Arlington Heights IL 60005			
Address	Not Applicable		
	Printed Name and title, if any, of Bankruptcy Petition Preparer		
847-670-9100 847-398-8377			
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of		
11/10/2008	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Date			
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address		
Signature of Debtor (Corporation/Partnership)	X Not Applicable		
I declare under penalty of perjury that the information provided in this petition is true			
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date		
	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.		
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or assisted		
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an		
Signature of Authorized Individual	individual.  If more than one person prepared this document, attach to the appropriate official form		
	for each person.		
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and		
Title of Authorized Individual	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
Date			

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B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court Northern District of Illinois

n re Shannon Patricia Herlihy		Case No.	
	Debtor	Chapter	_7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 195.000.00		
B - Personal Property	YES	3	\$ 45,530.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 193.500.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 46.254.13	
G -Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3.723.68
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,722.61
TOTAL		14	\$ 240,530.00	\$ 239,754.13	

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Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court Northern District of Illinois

n re	e Shannon Patricia Herlihy	Case No.	
	Debtor	, Chapter	7
	STATISTICAL SUMMARY OF CERTAIN LIABILITIE	ES AND RELATED [	DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,723.68
Average Expenses (from Schedule J, Line 18)	\$ 3,722.61
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 4,367.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$46,018.13
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$46,018.13

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B6A (Official Form 6A) (12/07)

In re:	Shannon Patricia Herlihy	Case No.	
	Debtor	,	(If known)

## **SCHEDULE A - REAL PROPERTY**

24 Sierra Ct. Lake in the Hills	Fee Owner	<u> </u>	\$ 195,000.00 \$ 195,000.00	\$ 183,500.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Shannon Patricia Herlihy	Case No.	
	Debtor	<del>-</del> '	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

				-
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		nominal cash		50.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking & saving Harris		200.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking at Wash Mu		130.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		misc furniture furnishings and electronics		600.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	Х			
6. Wearing apparel.		clothing		200.00
7. Furs and jewelry.	Χ			
Firearms and sports, photographic, and other hobby equipment.		tredmill		150.00
<ol> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	Х			
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>		Detterbeck 401k plan		29,000.00
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Detterbeck thrift plan		500.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Shannon Patricia Herlihy	Case No.	
	Debtor	-1	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ol> <li>Government and corporate bonds and other negotiable and nonnegotiable instruments.</li> </ol>	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Toyota Solara		14,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		computer printer fax signage, cabinet, desk		700.00
<ol> <li>Machinery, fixtures, equipment and supplies used in business.</li> </ol>	X			
30. Inventory.	Х			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			

			Debtor		(If known)
In re	Shannon Patricia Herlihy			Case No.	
B6B (0	Official Form 6B) (12/07) Cont.		Document	Page 9 of 32	
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# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 45,530.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Shannon Patricia Herlihy		Case No.	
	· · · · · · · · · · · · · · · · · · ·	Debtor	,	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2005 Toyota Solara	735 ILCS 5/12-1001(c)	2,400.00	14,000.00
	735 ILCS 5/12-1001(b)	1,600.00	
24 Sierra Ct. Lake in the Hills	735 ILCS 5/12-901	15,000.00	195,000.00
checking & saving Harris	735 ILCS 5/12-1001(b)	200.00	200.00
checking at Wash Mu	735 ILCS 5/12-1001(b)	130.00	130.00
clothing	735 ILCS 5/12-1001(a),(e)	200.00	200.00
computer printer fax signage, cabinet, desk	735 ILCS 5/12-1001(d)	700.00	700.00
Detterbeck 401k plan	735 ILCS 5/12-704	29,000.00	29,000.00
Detterbeck thrift plan	735 ILCS 5/12-1001(b)	500.00	500.00
misc furniture furnishings and electronics	735 ILCS 5/12-1001(b)	600.00	600.00
tredmill	735 ILCS 5/12-1001(b)	150.00	150.00

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B6D (Official Form 6D) (12/07)

In re	Shannon Patricia Herlihy		,	Case No.	
		Debtor	·		(If known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0046319013  Toyota Motor Credit P.O. Box 8026 Cedar Rapids, IA 52408-8026			Security Agreement 2005 Toyota Solara VALUE \$14,000.00				10,000.00	0.00
ACCOUNT NO. 29212453  Wachovia Loan Service Customer Support P.O. Box 659558 San Antonio, TX 8265-9558			First Lien on Residence 24 Sierra Ct. Lake in the Hills VALUE \$195,000.00				154,000.00	0.00
ACCOUNT NO. 0689936623  Washington Mutual P.O. Box 78065 Phoenix, AZ 85062-8065			Second Lien on Residence 24 Sierra Ct. Lake in the Hills VALUE \$195,000.00				29,500.00	0.00

continuation sheets attached

Subtotal > (Total of this page)

Total > (Use only on last page)

\$ 193,500.00	\$ 0.00
\$ 193,500.00	\$ 0.00

Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

adjustment.

In re Shannon Patricia Herlihy Case No.

Debtor (If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or ionsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Shannon Patricia Herlihy		Case No.	
		Debtor		(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data. )

0.00			
	\$	0.00	\$ 0.00
	0.00		

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B6F (Official Form 6F) (12/07)

In re	Shannon Patricia Herlihy		Case No.		
	<u></u>	Dahtan	,	(If known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditor		9	unsecured claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXX-XXXXXX-01005							2,054.74
American Express P.O. Box 981535 El Paso, TX 79998-1535			consumer				
ACCOUNT NO. <b>78100</b>							419.00
Arlington Smith Family Dentistry 2101 S. Arlington Hts. Rd. #117 Arlington Heighs, IL 60005			services				
ACCOUNT NO. XXXXXXXXXXX1561							1,897.19
Carsons HSBC Retail Services P.O. Box 5244 Carol Stream, IL 60197-5244	•		consumer				
ACCOUNT NO. 92911533							947.86
Central States Open MRI P.O. Box 47095 Plymouth, MN 55447			services				
ACCOUNT NO. XXXX-XXXX-XXXX-3377							25,279.80
Citi Card P.O. Box 6000 The Lakes, NV 89163-6000			consumer				

<sup>1</sup> Continuation sheets attached

Subtotal > \$ 30,598.59

Total > (Use only on last page of the completed Schedule F.)

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Shannon Patricia Herlihy	Case No.			
	Debtor	(If known)			

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX-XXXX-9615  Harris FIA Card Services P.O. Box 15726 Wilmington, DE 19886-5726			consumer				4,946.08
ACCOUNT NO. XXXX-XXXX-YXXX-9921  Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50364-9100		consumer				2,373.15	
ACCOUNT NO. XXXX-XXXX-XXXX-8310  HSBC Card Services P.O. Box 5253 Carol Stream, IL 60197			consumer				8,100.31
ACCOUNT NO. XXX3902  Maurices P.O. Box 659705 San Antonio TX 78265			consumer				236.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 15,655.54

Total > \$ 46,254.13

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B6G (Official Form 6G) (12/07)		Document	Page 16 of 32	

In re:	Shannon Patricia Herlihy	Case No	
	Debtor		(If known)

# **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)				
In re: Shannon Patricia Herlihy			Case No.	(16 1
		Debtor		(If known)
	SC	HEDULE H	- CODEBTORS	
☑ Check this box if debtor has r	no codebtors			
NAME AND ADDRES	SS OF CODE	BTOR	NAME AND ADDRESS O	F CREDITOR

Case 08-73635 Doc 1 Filed 11/10/08 Entered 11/10/08 16:49:01 Desc Main Page 18 of 32 **B6I (Official Form 6I) (12/07)** Document

•	, , ,			
In re	Shannon Patricia Herlihy		Case No.	
		Debtor		(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>single</b>	DEPENDENTS OF					
	RELATIONSHIP(S):			AGE(S):		
Employment:	DEBTOR		SPOUSE			
Occupation admir	n assist					
Name of Employer Dette	rbeck Johnson & Monsen					
How long employed 7 year	rs					
Address of Employer						
INCOME: (Estimate of average or page case filed)	projected monthly income at time	•	DEBTOR	SPOU	SE	
1. Monthly gross wages, salary, and	d commissions	\$	3,575.00	\$		
(Prorate if not paid monthly.)  2. Estimate monthly overtime		\$	0.00			
3. SUBTOTAL		\$				
4. LESS PAYROLL DEDUCTIONS	3	Φ	3,575.00	Φ		
a. Payroll taxes and social se		\$	693.68	\$		
b. Insurance	•	\$	94.64	\$		
c. Union dues		\$	0.00	\$		
d. Other (Specify)		\$	0.00	\$		
5. SUBTOTAL OF PAYROLL DED	DUCTIONS	\$	788.32	\$		
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$	2,786.68	\$		
7. Regular income from operation o	f business or profession or farm	· ·				
(Attach detailed statement)		\$	0.00	\$		
8. Income from real property		\$	0.00	\$		
9. Interest and dividends		\$	0.00	\$		
10. Alimony, maintenance or suppo debtor's use or that of depend	rt payments payable to the debtor for the ents listed above.	\$	0.00	\$		
11. Social security or other governm (Specify)	nent assistance	\$	0.00	\$		
12. Pension or retirement income		\$	0.00	\$		
13. Other monthly income						
(Specify) second job net per	month	\$	937.00	\$		
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	937.00	\$		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)			3,723.68	\$		
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			\$ 3,723.68 (Report also on Summary of Schedules and if applicable on			

Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

my hours for the second job do go up and down

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**B6J (Official Form 6J) (12/07)** 

In re Shannon Patricia Herlihy	Case No.
Debtor	(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	ni-annually,	or annually to	d monthly expenses of the debtor and the deb o show monthly rate. The average monthly exp		
			naintains a separate household. Complete a se	eparate schedule of	
Rent or home mortgage payment (include)	de lot rented	for mobile ho	ome)	\$	1,520.00
a. Are real estate taxes included?	Yes	✓	No		1,020.00
b. Is property insurance included?	Yes	<b>√</b>	No No		
2. Utilities: a. Electricity and heating fuel				\$	200.00
b. Water and sewer				\$	65.00
c. Telephone				\$	100.00
d. Other association dues				\$	85.00
cable				\$	89.00
dsl				\$	70.00
3. Home maintenance (repairs and upkeep	)			\$	75.00
4. Food				\$	300.00
5. Clothing				\$	10.00
6. Laundry and dry cleaning				\$	60.00
7. Medical and dental expenses				\$	100.00
8. Transportation (not including car payme	,			\$	265.00
9. Recreation, clubs and entertainment, ne	wspapers, r	magazines, e	tc.	\$	22.00
10. Charitable contributions				\$	0.00
11. Insurance (not deducted from wages o	r included in	n home mortg	age payments)	_	
a. Homeowner's or renter's				\$	0.00
b. Life				\$	0.00
c. Health				\$	0.00
d. Auto				\$	113.61
e. Other				\$	0.00
12. Taxes (not deducted from wages or inc	cluded in ho	me mortgage	payments)		
(Specify)				\$	0.00
13. Installment payments: (In chapter 11, 1	12, and 13 c	ases, do not	list payments to be included in the plan)	_	
a. Auto				\$	518.00
b. Other second mortg	age			\$	130.00
14. Alimony, maintenance, and support pa				\$	0.00
15. Payments for support of additional dep	endents not	t living at your	home	\$	0.00
16. Regular expenses from operation of bu	ısiness, prof	fession, or fa	rm (attach detailed statement)	\$	0.00
17. Other				\$	0.00
18. AVERAGE MONTHLY EXPENSES (if applicable, on the Statistical Summary of				\$	3,722.61
19. Describe any increase or decrease in	expenditures	s reasonably	anticipated to occur within the year following t	he filing of this docu	ment:
20. STATEMENT OF MONTHLY NET IN	ICOME				
a. Average monthly income from L		chedule I		\$	3,723.68
b. Average monthly expenses from				\$	3,722.61
c. Monthly net income (a. minus b		-		\$ *	1.07
or morning to mooning (at minut b	-/			Ψ	1.07

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Shannon Patricia Herlihy	Case No.	
	Debtor		(If known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

		e read the foregoing summary and schedu best of my knowledge, information, and be	
Date:	11/10/2008	Signature:	s/ Shannon Patricia Herlihy
		<del>-</del> :	Shannon Patricia Herlihy
			Debtor
		[If joint case,	both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Shannon Patricia Herlihy		Case No.	
		Debtor		(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
30,076.00	Detterbeck	2006
36,565.00	Detterbeck	2007
5,863.00	Primus	2007
46,053.00	Detterbeck	2008
10,150.00	Primus Realty	2008

#### 2. Income other than from employment or operation of business

None **☑**  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None **☑**  a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF DATES OF AMOUNT AMOUNT CREDITOR PAYMENTS PAID STILL OWING

2

None **☑**  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

None ✓ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 
✓i

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

None ✓i

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE OF

BENEFIT PROPERTY

SEIZURE

PROPERTY

#### 5. Repossessions, foreclosures and returns

None 
☑

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

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#### 6. Assignments and receiverships

None  $\mathbf{Z}$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF

\$2,100.00

3

NAME AND ADDRESS DATE OF **ASSIGNMENT** OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY** 

#### 7. Gifts

None  $\mathbf{\Lambda}$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP **DESCRIPTION** OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT** 

### 8. Losses

None 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION** DESCRIPTION OF CIRCUMSTANCES AND, IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF BY INSURANCE, GIVE PARTICULARS **PROPERTY** LOSS

2005 Toyota Solara Nov. 2007 I rearended someone and insurance has 11/01/2007

already fixed all vehicles

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE OTHER THAN DEBTOR OF PROPERTY

Daniel K. Robin Ltd. 121 S. Wilke Rd. #201 Arlington Heights IL 60005

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

4

None **☑** 

None

 $\mathbf{\Lambda}$ 

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

#### 11. Closed financial accounts

None **☑**  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None **✓**  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES
OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITOR CONTENTS IF ANY

#### 13. Setoffs

None **☑**  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

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#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

> NAME AND ADDRESS **DESCRIPTION AND VALUE** OF OWNER OF PROPERTY

LOCATION OF PROPERTY

5

#### 15. Prior address of debtor

None  $\mathbf{\Lambda}$ 

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None  $\mathbf{\Delta}$ 

 $\mathbf{Q}$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

 $\mathbf{Q}$ 

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

NAME AND ADDRESS SITE NAME AND DATE OF **ENVIRONMENTAL** 

**ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

None  $\mathbf{\Lambda}$ 

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

**BEGINNING AND ENDING** 

**DATES** 

01/01/2007

None
Ø

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

I am an

independent contractor for **Primus Realty** 

NATURE OF

**BUSINESS** 

NAME

debtor

None  $\square$ 

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/10/2008

Signature of Debtor

s/ Shannon Patricia Herlihy **Shannon Patricia Herlihy** 

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Form 8 (10/05)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re: Shannon Pa	tricia Herli	hy			Case No.		
	Debtor				Chapter 7		
CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION							
☐ I have filed a sched	ule of assets	and liabilities which includes de	ebts secured by pro	operty of the esta	te.		
I have filed a sched	ule of executo	ory contracts and unexpired leas	ses which includes	personal proper	ty subject to an unexpired	lease.	
I intend to do the fol	llowing with re	espect to the property of the est	ate which secures	those debts or is	subject to a lease:		
Description of Secured Property		Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
1. 2005 Toyota So	olara	Toyota Motor Credit				Х	
2. 24 Sierra Ct. La Hills	ke in the	Wachovia				Х	
3. 24 Sierra Ct. La Hills	ke in the	Washington Mutual				Х	
Description of Leased Property		Lessor's Name	Lease will be assumed pursu to 11 U.S.C. § 362(h)(1)(A)	ant			
None							
s/ Shannon Patricia		1/10/2008					
Shannon Patricia He Signature of Debtor	_	Pate					

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B 203 (12/94)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

			ľ	Northern District of Illinois			
In re:		Shannon Patricia Herlihy			Case No.		
		De	ebtor		Chapter	7	
		DISCLOSU	JRE C	F COMPENSATION OF AT	TORNE	Y	
an pa	d that o	compensation paid to me within one	year befor dered on b	2016(b), I certify that I am the attorney for the above the filing of the petition in bankruptcy, or agreed to behalf of the debtor(s) in contemplation of or in		or(s)	
	For le	egal services, I have agreed to acce	pt		:	\$	2,100.00
	Prior	to the filing of this statement I have	received		;	\$	2,100.00
	Balar	nce Due			:	\$	0.00
2. Th	e sour	ce of compensation paid to me was:					
	☑	Debtor		Other (specify)			
3. Th	e sour	ce of compensation to be paid to me	e is:				
		Debtor		Other (specify)			
4. I		nave not agreed to share the above- my law firm.	disclosed o	compensation with any other person unless they ar	re members ar	nd associates	
5. In	my att	y law firm. A copy of the agreement tached. for the above-disclosed fee, I have a	, together	pensation with a person or persons who are not me with a list of the names of the people sharing in the ender legal service for all aspects of the bankrupto	compensation		
a)		nalysis of the debtor's financial situa petition in bankruptcy;	tion, and re	endering advice to the debtor in determining wheth	er to file		
b)	Pr	reparation and filing of any petition, s	schedules,	statement of affairs, and plan which may be requir	red;		
c)	Re	epresentation of the debtor at the me	eeting of cr	reditors and confirmation hearing, and any adjourne	ed hearings th	ereof;	
d)		other provisions as needed]					
6. B	y agree	ement with the debtor(s) the above d	lisclosed fe	ee does not include the following services:			
	p	er written agreement					
	•	that the foregoing is a complete stat tion of the debtor(s) in this bankrupt		CERTIFICATION  In y agreement or arrangement for payment to me foliog.	or		
Date	ed: <u>11</u>	1/10/2008					
				<u>s/DanielKRobin</u> Daniel K. Robin, Bar No. 2354705			
				Daniel K. Robin Ltd. Attorney for Debtor(s)			

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Official Form 1, Exhibit D (10/06)

### **UNITED STATES BANKRUPTCY COURT**

### **Northern District of Illinois**

In re:	Shannon Patricia Herlihy	Case No.
-	Debtor	(if known)
ЕХНІ	BIT D - INDIVIDUAL DEBTOR'S STATEMENT O CREDIT COUNSELING REQUIREM	
counseling liste dismiss any cas will be able to re bankruptcy case	g: You must be able to check truthfully one of the five sed below. If you cannot do so, you are not eligible to file se you do file. If that happens, you will lose whatever filinesume collection activities against you. If your case is contained and the second filing fee a set collection activities.	e a bankruptcy case, and the court can ing fee you paid, and your creditors dismissed and you file another
	dividual debtor must file this Exhibit D. If a joint petition is file it D. Check one of the five statements below and attach any	
counseling agence for available cred from the agency	Vithin the 180 days <b>before the filing of my bankruptcy ca</b> by approved by the United States trustee or bankruptcy admit counseling and assisted me in performing a related budged describing the services provided to me. Attach a copy of the developed through the agency.	ninistrator that outlined the opportunities et analysis, and I have a certificate
counseling agence for available cred certificate from the agency describing	Vithin the <b>180 days before the filing of my bankruptcy ca</b> by approved by the United States trustee or bankruptcy admit counseling and assisted me in performing a related budgine agency describing the services provided to me. You must get the services provided to you and a copy of any debt repay than 15 days after your bankruptcy case is filed.	ninistrator that outlined the opportunities et analysis, but I do not have a et file a copy of a certificate from the
obtain the service merit a temporary	certify that I requested credit counseling services from an a es during the five days from the time I made my request, an y waiver of the credit counseling requirement so I can file material a motion for determination by the court.] [Summarize exigent	nd the following exigent circumstances by bankruptcy case now. [Must be
your request. Yo bankruptcy case copy of any deb can be granted within the 30-da court is not sati	ourt is satisfied with the reasons stated in your motion, ou must still obtain the credit counseling briefing withing and promptly file a certificate from the agency that prot management plan developed through the agency. Any only for cause and is limited to a maximum of 15 days. It is period. Failure to fulfill these requirements may result sfied with your reasons for filing your bankruptcy case fing, your case may be dismissed.	n the first 30 days after you file your ovided the briefing, together with a y extension of the 30-day deadline A motion for extension must be filed It in dismissal of your case. If the
statement.] [Mus	am not required to receive a credit counseling briefing becat be accompanied by a motion for determination by the cour Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaideficiency so as to be incapable of realizing and making ratibilities.);	rt.] ired by reason of mental illness or
unable,	☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physic after reasonable effort, to participate in a credit counseling the Internet.);	

☐ Active military duty in a military combat zone.

Case 08-7363 Official Form 1, Exh		Filed 11/10/08 Document cont.	Entered 11/10/08 16 Page 30 of 32	6:49:01 Desc Main		
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debtor: s/ Shannon Patricia Herlihy Shannon Patricia Herlihy						
Date: <u>11/10/2008</u>						

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Daniel K. Robin	s/DanielKRobin	11/10/2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Daniel K. Robin Ltd. 121 S. Wilke Rd. #201		
Arlington Heights IL 60005		
847-670-9100		
Certific	ate of the Debtor	
I, the debtor, affirm that I have received and read this notice.		
Shannon Patricia Herlihy	Xs/ Shannon Patricia Herlihy	11/10/2008
Printed Name of Debtor	Shannon Patricia Herlihy	
	Signature of Debtor	Date
Case No. (if known)		